

ALASKA PACIFIC BANK

	CPP Disbursement Date 02/06/2009	Cert 29849	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$171	\$181	5.4%		
Loans	\$149	\$152	2.3%		
Construction & development	\$12	\$11	-4.1%		
Closed-end 1-4 family residential	\$33	\$30	-7.7%		
Home equity	\$4	\$3	-11.2%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	-5.3%		
Commercial & Industrial	\$19	\$23	21.9%		
Commercial real estate	\$72	\$74	3.8%		
Unused commitments	\$16	\$17	6.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-27.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$2			
Cash & balances due	\$10	\$18	68.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$151	\$160	6.0%		
Deposits	\$147	\$157	6.3%		
Total other borrowings	\$3	\$3	0.0%		
FHLB advances	\$0	\$3			
Equity					
Equity capital at quarter end	\$20	\$21	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.8%	11.4%	--		
Tier 1 risk based capital ratio	15.5%	14.9%	--		
Total risk based capital ratio	16.7%	16.2%	--		
Return on equity ¹	5.3%	7.5%	--		
Return on assets ¹	0.6%	0.9%	--		
Net interest margin ¹	4.9%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	70.5%	25.0%	--		
Loss provision to net charge-offs (qtr)	25.5%	153.8%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.7%	0.0%	0.2%	0.0%	--
Closed-end 1-4 family residential	0.1%	1.0%	0.4%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	7.5%	6.1%	0.0%	0.0%	--
Commercial real estate	1.3%	7.8%	0.1%	0.1%	--
Total loans	1.8%	4.9%	0.2%	0.0%	--